

### **Amendments to the Specification**

Please insert the following paragraphs between the first and second paragraphs of page 25, of the originally filed specification.

In accordance with one embodiment, CAS 50 receives an authorization request for an authorization of a purchase transaction, via participant 1 at a second e-commerce website. The authorization request is associated with an account code that is issued by a first e-commerce web site for use on the second e-commerce website. In response to the authorization request, CAS 50 issues a challenge and forwards the challenge to participant 1. The challenge is passed to an intelligent token for processing and the intelligent token generates a response to the challenge. CAS 50 receives and processes the response from participant 1 and verifies the intelligent token. CAS 50 assembles credentials for the authorization request (wherein the credentials include at least one key) and provides the assembled credentials to participant 1.

When CAS 50 receives a second request including a portion of the assembled credentials from participant 1, the server validates the portion of the assembled credentials with the key that corresponds to the assembled credentials. This provides participant 1 access to purchase the account code. If the portion of the assembled credentials is not valid, then the request is declined. Otherwise, CAS 50 determines if the account code is equal to one of a plurality of valid account codes. When the account code is equal to one of the plurality of valid account codes, CAS 50 compares the purchase value to the monetary value that is associated with the account code to determine if the monetary value exceeds the purchase value. If the account code is not equal to one of the plurality of valid account codes or when the monetary value does not exceed the purchase value, the request is declined. When the monetary value exceeds the purchase value, CAS 50 sends a purchase authorization message authorizing the purchase transaction and subtracts the purchase value from the monetary value associated with the account code in order to obtain an updated monetary value, which is associated with the account code.

In accordance with one embodiment, the card provider system receives from a user via a second e-commerce website, an authorization request for an authorization of a purchase transaction. The authorization request is associated with an account code, which is issued by a first e-commerce web site for use on the second e-commerce website. The CAS 50 includes a database that is logically separated into a first subsection, a second subsection, a third subsection, and an object repository. Each of the subsections may be logically separated via a firewall.

The first subsection contains a high-level key class of objects and a first plurality of secondary classes of objects derived from the high-level key class of objects. Each of the first plurality of secondary classes of objects defines a business unit. The second subsection contains a high-level secondary class of objects and a second plurality of secondary classes of objects that are derived from the high-level secondary class of objects. Each of the second plurality of secondary classes of objects defines one of a plurality of transaction codes. The second plurality of secondary classes of objects inherits attributes from the high-level key class of objects. The third subsection contains a high-level intermediate class of objects and a third plurality of secondary classes of objects derived from the high-level intermediate class of objects. Each of the third plurality of secondary classes of objects may define a geographic region and a business sub-unit, for example. Each of the third plurality of secondary classes of objects inherits attributes from at least one of the high-level key class of objects and the high-level secondary class of objects.

The object repository includes a plurality of reusable classes from which the high-level key class of objects, the high-level intermediate class of objects, and the high-level secondary class of objects are derived. Each of the second plurality of secondary classes of objects is associated with one of the plurality of transaction codes.

The CAS 50 determines when the account code is equal to one of a plurality of valid account codes. When the account code is equal to one of the plurality of valid account codes, the CAS 50 compares the purchase value to the monetary value that is associated with the account code to determine if the monetary value exceeds the purchase value. If the monetary value exceeds the purchase value, the CAS 50 sends a purchase authorization message authorizing the purchase transaction and subtracts the purchase value from the monetary value that is associated with the account code.

Those of ordinary skill in the art will appreciate that the aforementioned embodiments may be implemented using any number of computing hardware and software. For example, a component of back end processing 10 may process account codes, rather than CAS 50 to determine when an account code is equal to one of a plurality of valid account codes.